

Manual of Rules and Rates NOVA SCOTIA

2025 Private Passenger CLEAR Rate Group Tables and 2025 Commercial Rate Group Tables Effective September 1, 2025 (New Business and Renewals)

Effective September 1, 2025 Facility Association is implementing the following update for new business and renewals in Nova Scotia:

- 2025 Private Passenger CLEAR Rate Group Tables having a range of 1-14 for Accident Benefits Rate Groups;
- 2025 Commercial Rate Group Tables (Tables I and II).

The Facility Association website www.facilityassociation.com has been updated with this information.

This bulletin is being distributed by the Servicing Carrier, to whom all enquiries should be addressed.





Manual of Rules and Rates Nova Scotia

Revised Rate Pages for Commercial Vehicles and Various Rule Changes Effective June 1, 2025 (New Business and Renewals)

Effective June 1, 2025 Facility Association is implementing the following update for new business and renewals in Nova Scotia:

- Revised rate pages for Commercial Vehicles. There is no rate change associated with this class of business.
- There are various rule changes in Private Passenger, Commercial, Public, Recreational, Garage and Driver's Policy sections of the manual.
- A summary of the rule changes are attached to the Manual Bulletin on the Facility Association website.

The Facility Association website <u>www.facilityassociation.com</u> has been updated with this information.

This bulletin is being distributed by Servicing the Carrier, to whom all enquiries should be addressed.

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|--|--|---|---|---|
| PRIVATE PAS | SENGER SECTION | | | |
| Table of Contents | Rule 138: Outside Nova Scotia Exposure | Rule 138: Outside Nova Scotia Province Exposure. A. Outside Nova Scotia Exposure Surcharge B. Currency Differential Surcharge | FA aims to harmonize and simplify the wordings across all jurisdictions | This will not impact premium |
| Rule 111 Rating Class | Notes: Class 05 and 06 1. The vehicle is first rated as if there are no occasional drivers licensed less than 9 years in Canada or U.S.; premium is then charged for such occasional drivers by adding the Liability, DCPD and Collision premium for Class 05 or Class 06. It is not permissible to issue a policy solely at Class 05 or 06 rates. 2. The Liability limit and Collision deductible for Classes 05 or 06 drivers must be identical to the limit and deductibles provided for the vehicle. | Notes: Class 05 and 06 1. The vehicle is first rated as if there are no occasional drivers licensed less than 9 years in Canada or U.S.; Premium is then charged for such occasional drivers by adding the Liability, DCPD and Collision-premium-Coverage for Class 05 or Class 06. It is not permissible to issue a policy solely at Class 05 or 06 rates. 2. The Liability limit and Collision deductible for Classes 05 or 06 drivers must be identical to the limit and deductibles provided for the vehicle. | FA manual update to align wordings across jurisdictions | This will not impact premium |
| Rule 113: Driving Record B. Driving Record Entitlement | Notes: 1. A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages. 11. Tourist or Temporary Resident A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 3) the anticipated length and purpose of the visit. If touring, the remarks section must indicate the anticipated itinerary – Refer to Rules 138: Outside Nova Scotia Exposure Surcharge and 144: Vehicles Used Outside Jurisdiction of Registration. | Notes: 1. The driving record established applies to all coverages for which a driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (Not available in Northwest Territories, Nunavut and Yukon) and Collision coverages. 11. Tourist or Temporary Resident A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 11. Tourist or Temporary Resident 12. Tourist or Temporary Resident A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 13. Tourist or Temporary Resident A. If the principal operator is a non-resident of Canada touring North America, the remarks section of the application must indicate: 13. Outside Nova Scotia Exposure Surcharge-and 144: 14. Vehicles Used Outside Jurisdiction of Registration. | Upon a review of FA rule there needs to be an updated to align with current rate pages | This will not impact premiums |

Rule

Current Wording

Approved Wording

Change

Premium

| Kule | Current wording | Approved wording | from Current | impact on existing policies |
|------------------------------------|---|---|---|--------------------------------------|
| Rule 131.D.3 | D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) | D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) | Include reference of | This may impact |
| Time on Risk Tables | 3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. For example: The insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Halifax. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata fraction for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205. | 3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. outside Province/ Territory including the U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. For example: The Insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Halifax. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata fraction for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205. | U.S. Exposure to Outside Province/ Territory Exposure. | prémium |
| Rule 138: | Rule 138: Outside Nova Scotia Exposure | Rule 138: Outside Nova Scotia Province Exposure | Currency differential | This may impact |
| Outside Nova Scotia Exposure | A. Outside Nova Scotia Exposure Surcharge Any vehicle registered in Nova Scotia and operated in the U.S. or another Canadian jurisdiction (excluding New Brunswick, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside the jurisdiction and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 144: Vehicles Used Outside Jurisdictions of Registration. | A. Outside Nova Scotia Province Exposure Surcharge Any vehicle registered in Nova Scotia and operated in the U.S. or-another Canadian jurisdiction or the U.S. (excluding New Brunswick, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Province/Territory including the U.S. and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 144: Vehicles Used Outside Jurisdictions of Registration. | surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating | prėmium |
| | If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), | If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply | | |

| Rule | Current | Wording | Approve | d Wording | Change from Current | Premium impact on existing policies |
|------------------------|---|-------------------------------|--|---|------------------------------------|---|
| Rule 138: | DCPD, Accident Benefits, Uni | insured Automobile and END | to Liability (Road Hazard and | Passenger Hazard), DCPD, | Currency | This may |
| Outside Neve | 44. | accepted in the II C | Accident Benefits, Uninsured / | | differential | impact |
| Outside Nova Scotia | NOTE: Where vehicles are op | ureds whether or not proof of | NOTE: Where vehicles are open Agents/Brokers must ask insu | | surcharge will be | premium |
| Exposure | insurance must be filed and, | | insurance must be filed and, if | | discontinued as FA is | |
| | Liability, DCPD, Accident I Automobile, END 44 | Benefits, Uninsured | Liability, Accident Benefits, DCPD, END 44 | , Uninsured Automobile, | working towards modernizatio | |
| | | mileage in the U.S. or other | For each percentage point of r | mileage in the U.S. or other | n and | |
| | applicable jurisdiction, surch premium. Also, refers to para | | applicable jurisdiction, surchar premium. Also, refers to parag | | simplify its rating | |
| | | | applicable Canadian jurisdiction | ss of total mileage in the U.S. or on, a 5% surcharge will apply to ninsured Automobile, DCPD and | | |
| | For example: | | If this exposure is over 5.0% applicable Canadian jurisdiction applicable premium. For example: | of total mileage in the U.S. or on, surcharge 1% of the | | |
| | Outside Nova Scotia Exposure | Applicable Surcharge | Outside Nova Scotia Province Exposure | Applicable Surcharge | | |
| | 5% or less and proof of | 5% | Up to 5% or less and proof | 5% | | |
| | insurance required | 100/ | of insurance required | 100/ | | |
| | 25% | 10% 25% | 10% 25% | 10% 25% | | |
| | 50% | 50% | 50% | 50% | | |
| | Optional Physical Damage | | Optional Physical Damage | 3070 | | |
| | For each percentage point of applicable jurisdiction, surch premium | | For each percentage point of r applicable jurisdiction, surchar premium | | | |
| | For example: | | For example: | | | |
| | Outside Nova Scotia | Applicable | Outside Nova Scotia | Applicable | | |
| | Exposure | Surcharge | Province Exposure | Surcharge | | |
| | 10% | 5% | 10% | 5% | | |
| | 25% | 12.5% | 25% | 12.5% | | |
| | 50% | 25% | 50% | 25% | | |

Approved Wording

Change

Premium

Rule

Current Wording

| Kule | Current wording | Approved wording | from Current | impact on existing policies |
|---|--|--|---|--------------------------------------|
| Rule 138: Outside Nova Scotia Exposure | B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. | B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. | Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating | This may impact premium |
| | The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Scotia | The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Scotia exposure | | |
| | For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside Nova Scotia exposure surcharge is 25%. | For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside Nova Scotia exposure surcharge is 25%. Currency differential surcharge: | | |
| | Currency differential surcharge: 0.31 X 25% = 7.75% The currency differential surcharge is 1. Applied only to the Liability premium (Road/Passenger Hazard) not DCPD. 2. Not subject to a minimum surcharge. | 0.31 X 25% = 7.75% The currency differential surcharge is 1. Applied only to the Liability premium (Road/Passenger Hazard) not DCPD. 2. Not subject to a minimum surcharge. | | |
| | 3. Additional to but not compounded on the Outside Nova Scotia exposure surcharge. Example: The Liability premium is \$1,000 Outside N.S. Exposure Surcharge is 25% The Currency Differential Surcharge is 7.75% | 3. Additional to but not compounded on the Outside Nova Scotia exposure surcharge. Example: The Liability premium is \$1,000 Outside N.S. Exposure Surcharge is 25% The Currency Differential Surcharge is 7.75% | | |
| | Base Premium \$1,000 Outside N.S. Exposure \$1,000 X .25 \$250 Currency Differential \$1,000 X 7.75 = 77.50 \$78 Total Liability premium \$1,328 | Base Premium \$1,000 Outside N.S. Exposure \$1,000 X .25 \$250 Currency Differential \$1,000 X 7.75 = 77.50 \$78 Total Liability premium \$1,328 | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| Rule 138: Outside Nova Scotia Exposure | 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the Outside Nova Scotia exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside Nova Scotia exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required. | 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the currency differential surcharge and the Outside Nova Scotia exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside Nova Scotia exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required. | Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating | This may impact premium |
| Rule 144: Vehicles Used Outside Jurisdiction of Registration | When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Nova Scotia, Nova Scotia rates and a surcharge apply. Refer to Rule 138: Outside Nova Scotia Exposure. 3. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. | When a vehicle is registered in one jurisdiction but garaged and chiefly used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Nova Scotia, Nova Scotia rates and a surcharge apply. Refer to Rule 138: Outside Nova Scotia Exposure. 2. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. | FA aims to harmonize and simplify the wording across all jurisdictions | This may not impact premium |
| | 4. If the out of jurisdiction exposure is 5.0% or less and proof of insurance is required by authorities. In this case 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44 only. 5. At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 6. If the vehicle is operated outside Nova Scotia but within New Brunswick, Prince Edward Island, Newfoundland and Labrador, Nova Scotia rates apply | 4. If the out of jurisdiction exposure is 5.0% or less and proof of insurance is required by authorities. In this case 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44 only. 5. At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 6. If the vehicle is operated outside Nova Scotia but within New Brunswick, Prince Edward Island, Newfoundland and Labrador, Nova Scotia rates apply | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| Rule 144: Vehicles Used Outside Jurisdiction of Registratio | | 3. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 138 to determine the surcharges applicable. NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. | FA aims to harmonize and simplify the wording across all jurisdictions | This may impact premium |
| Rule 145 Purchasing Vehicles in Jurisdiction Where FA Does Not Operate | Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for U.S. exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Nova Scotia Exposure Surcharge applies. | Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside Province/Territory U.S. exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Nova Scotia Province/Territory Exposure Surcharge applies. | Change reference of U.S. Exposure to Outside Province/ Territory Exposure. | This may impact premium |
| Rule 149: Fleets | A. Definition | A. Definition A fleet is: A group of 10 or more self-propelled vehicles; Under Common ownership or management; Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; Includes vehicles on a long term lease; The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |

| Rule | Current Wording | Approved Wording | Change | Premium |
|-----------|--|--|--|--------------------------------------|
| | | | from Current | impact on existing policies |
| Rule 149: | A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for | A fleet is a group of 10 or more self propelled vehicles under common ownership or management and used for business, | FA aims to harmonize | This will not impact |
| Fleets | business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. | commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. | the wordings across all sections and jurisdictions for the fleet rating of risk | premiums |
| | For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. | For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. | | Т |
| | The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant is required to provide proof of valid vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. | The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant is required to provide proof of valid vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. | | |
| | | Notes: • The Applicant is required to provide proof of vehicle registration and ownership. • Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. | | |
| | Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, | Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be | | |
| | one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles | experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for | | |
| | insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. | the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. | | |

| The months of Liability insurance for vehicles whose rates are derived from a Class O? base and for commercial vehicles are derived from a Class O? base and for commercial vehicles are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles oblev used for pleasure, once it has been established that a risk is to be experience rated O? shall be added (with any claims) on the policy and in the experience rating. Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and agreement is in place between the Named Insured and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new or the common management agreement must accompany all new or the common management agreement must accompany all new or the common management agreement must accompany all mey are common management and copy of the common | Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| new business applications. business applications. | | are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating. Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of | derived from a Class Ó7 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating. Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the | harmonize the wordings across all sections and jurisdictions for the fleet | This will not impact |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| Rule 149: Fleets | A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. | A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. | FA aims to harmonize the wordings across all | This will not impact premiums |
| | The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149. | The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 149. | sections and jurisdictions for the fleet rating of risk | |
| | B. Fleet Rating | B. Fleet Rating Fleets policies may only be issued on an annual basis. | | |
| | Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. | Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. | | |
| | Experience rating includes the following: All Losses (At-fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim. Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss Amounts above FA deductibles when the prior Insurer had higher deductibles Losses falling within any special agreements with the prior Insurer | Experience rating includes the following: All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. | | |
| | NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21a and 21b is not permitted. | NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21a and 21b is not permitted. | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|---------------------|--|---|---|---|
| Rule 149: Fleets | If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in | If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 149:B. Fleet | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| | Rule 149:B. Fleet Rating. Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. | Rating. Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. | | |
| | If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. | If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. | | |
| | Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. | Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. | | |
| | The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, | The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the | | |

| | existing policies |
|--|--|
| Rule 149: Specified Perils shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information | to This will not impact premiums all s and cions fleet |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|-----------|--|---|--|---|
| Rule 149: | e) Any additional supplements such as drivers list, taxi questionnaire. | e) Any additional supplements such as drivers list, taxi questionnaire. | FA aims to harmonize | This will not impact |
| Fleets | 2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. | 2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. | the wordings across all sections and jurisdictions for the fleet rating of risk | premiums |
| | 3. The applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. | 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. | | |
| | The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. | The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. | | |
| | If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 138: Outside Nova Scotia Exposure. | If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 138: Outside Nova Scotia Exposure. | | |
| | The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137 Proof of Insurance. | The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 137 Proof of Insurance. | | |
| | Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. | Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. | | |
| | Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include the Outside Nova Scotia Exposure Surcharge if applicable. | Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory Exposure surcharge if applicable. | | |
| | If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The | If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. | | |

| Rule | Current Wording | Approved Wording | Change | Premium |
|-----------|---|--|-----------------|--------------|
| | | | from Current | impact on |
| | | | Current | existing |
| | | | | policies |
| Rule 149: | Servicing Carrier will also assist in determining rate | Collect from the Applicant the premium quoted at Driving | FA aims to | This will |
| | groups which are not published. | Record 0 or arrange a premium finance contract. The | harmonize | not impact |
| Fleets | Collect from the applicant the premium quoted at Driving | Agent/Broker is responsible for the pro rata earned premium | the wordings | premiums |
| | Record 0 or arrange a premium finance contract. The | based on the correct premium calculation at Driving Record 0 | across all | |
| | Agent/Broker is responsible for the pro rata earned | in the event of non-payment by the Insured | sections and | |
| | premium based on the correct premium calculation at | | jurisdictions | |
| | Driving Record 0 in the event of non-payment by the | | for the fleet | |
| | insured. | Issue temporary (30 day) liability cards for each self- | rating of risk | |
| | | propelled vehicle listed on the Fleet Schedule as of the date | | |
| | Issue temporary (30 day) liability cards for each self- | coverage was bound. It is not permissible to use a "blanket" | | |
| | propelled vehicle listed on the Fleet Schedule as of the | wording of any kind. | | |
| | date coverage was bound. It is not permissible to use a | | | |
| | "blanket" wording of any kind. | A premium must be quoted and the risk bound before the | | |
| | | fleet is submitted. | | |
| | A premium must be quoted and the risk bound before the | | | |
| | fleet is submitted. | 5. Servicing Carrier responsibilities: | | |
| | | The Servicing Carrier shall not provide quotations or accept | | |
| | 5. Servicing Carrier responsibilities: | fleet submissions which have not been bound. | | |
| | The Servicing Carrier shall not provide quotations or | | | |
| | accept fleet submissions which have not been bound. | Upon receipt of the properly completed documents the | | |
| | Upon receipt of the preparity completed decuments the | Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure | | |
| | Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss | prompt issuance of the policy documents. | | |
| | history of the risk with the previous carrier as required | prompt issuance of the policy documents. | | |
| | and ensure prompt issuance of the policy documents. | 6. If the revised premium is not acceptable: | | |
| | and ensure prompt issuance of the policy documents. | If a promulgated fleet rating is not acceptable to the | | |
| | 6. If the revised premium is not acceptable: | Applicant, the coverages shall be cancelled without charge if | | |
| | If a promulgated fleet rating is not acceptable to the | the policy is cancelled by the Applicant no later than the all | | |
| | applicant, the coverages shall be cancelled without charge | temporary liability cards are returned and received by the | | |
| | if all temporary liability cards are returned and received | Servicing Carrier no later than the intended effective date | | |
| | by the Servicing Carrier no later than the intended | (the date coverage was bound). Where the temporary liability | | |
| | effective date (the date coverage was bound). Where the | cards are not received by the intended effective date and the | | |
| | temporary liability cards are not received by the intended | Agent/Broker reports non-payment of the additional premium | | |
| | effective date and the Agent/Broker reports non-payment | within 30 days of receiving notice of the additional premium, | | |
| | of the additional premium within 30 days of receiving | the earned premium for cancellation shall be calculated pro | | |
| | notice of the additional premium, the earned premium for | rata on the quoted premium calculated at Driving Record 0. | | |
| | cancellation shall be calculated pro rata on the quoted | Otherwise the earned premium shall be calculated pro rata on | | |
| | premium calculated at Driving Record 0. Otherwise the | the promulgated fleet rating. | | |
| | earned premium shall be calculated pro rata on the | | | |
| | promulgated fleet rating. | After the effective date, where the Agent/Broker reports non- | | |
| | | payment of the additional premium within 30 days of | | |
| | | receiving notice of the additional premium, the earned | | |
| | | premium for cancellation shall be calculated pro rata on the | | |
| | | quoted premium calculated at Driving Record 0. Otherwise | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|------------------|--|--|--|---|
| Rule 149: Fleets | For example: The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 18, the Agent/Broker advises the insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. | the earned premium shall be calculated pro rata on the promulgated fleet rating. For example: The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 18, the Agent/Broker advises the insurer to cancel the policy for non payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles individually rated, and the applicant still has at least 10 vehicles individually rated under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$12,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| | 7. Premium Calculation | 7. Premium Calculation | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|------------|---|--|--|-------------------------------------|
| Rule 149: | Note: | Note: | FA aims to | This will |
| Fleets | Refer to Rule 124 on rating of experience (fleet) rated risk. | Refer to Rule 124 on rating of experience (fleet) rated risk. | harmonize the wordings across all | not impact premiums |
| | For other classes of business, refer to the appropriate section of the manual. | For other classes of business, refer to the appropriate section of the manual. | sections and jurisdictions | |
| | E. Renewals | E. Renewals | for the fleet rating of risk | |
| | Prior to the expiry of experience rated insurance, the | | l rating of flor | |
| | Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. | Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. | | |
| | Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to-renew before the insurance expires. | Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. | | |
| | The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. | The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. | | |
| | Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal. | Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal. | | |
| COMMERCIA | AL SECTION | | | |
| Table of | Rule 228: Outside Province Exposure | Rule 228: Outside Province Exposure | FA aims to | This will |
| Contents | A. Outside Province Exposure Surcharge (excluding Interurban Vehicles) | A. Outside Province Exposure Surcharge (excluding Interurban Vehicles) Error! Bookmark not defined. B. Currency Differential Surcharge (Excluding Interurban Vehicles) B. Interurban Outside Province Exposure Surcharge (Excluding Commercial Vehicles) | harmonize and simplify the wordings across all jurisdictions | not impact premium |
| Rule 200.D | D. Supplementary Underwriting Documents | D. Supplementary Underwriting Documents | FA aims to | This will |
| | *For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.G New Policies: No Prior Insurance, for special rating instructions. | *For New Business Risks with 'No Prior Insurance', traveling out-of-province, including into the U.S., refer to Rule 204.F G New Policies: No Prior Insurance, for special rating instructions. | harmonize and simplify the wordings | not impact premium |

| Rule | e Current Wording Approved Wording | | | | Change from Current | Premium impact on existing policies |
|--------------------------------|--|---|---|---|---|---|
| Rule 206 Rating Territory | The rating territories are described in the Territory section of this manual. For vehicles used in other jurisdictions, refer to Rule 228: Outside Province exposure and Rule 234: Vehicles Used Outside Jurisdiction of Registration. Surcharge and U.S. currency differential surcharge are to be applied where required. | | this manual. For vehicles used in Outside Province ex Outside Jurisdiction Province/Territory | es are described in the Territory se n other jurisdictions, refer to Rule 2 exposure and Rule 234: Vehicles Use n of Registration. Outside including U.S. surcharge and U.S. oge are to be applied where required | differential surcharge will be discontinued as FA is working towards currency modernizing | |
| | | | | | its rating | |
| Rule 212.B. Rating of Trailers | number that could be any vehicles insured premium under Liabi by 50%. If all trailer the trailer(s) that we premium shall be confor example: There of the trailers produce two trailers produce that produce premium shall be conformed to the trailers produce that produce premium shall be conformed to the trailers produce that produce premium shall be conformed to the trailers produce that produce premium shall be conformed to the trailers produce that produce premium shall be conformed to the trailers produce that produce premium shall be conformed to the trailers are the trailers and the trailers produce that produce premium shall be conformed to the trailers are | are two tractors and four trailers. Two ce premiums of \$500 each. The other premiums of \$700 each. The trailers ms of \$500 each will be considered lity premiums for each of those | any vehicles insured by other policies/Insurers), the premium under Liability for the 'excess' trailers is reduced by 50%. If all trailers do not produce the same premium, the trailer(s) that would otherwise produce the lowest premium shall be considered excess. For example: There are two tractors and four trailers. Two of | | with remium 0%. If ler(s) all be Two of ret two chat cess | This will not impact premiums |
| Rule 215.E.2 Premiums | 2 2. Calculating Premium with Outside Province/ Territory Exposure: | | Exposure: | mium with Outside Province/ Territo | differential surcharge | This may impact premium |
| | | owing Vehicles | | Towing Vehicles | will be | |
| | Coverage Liability | Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium. | Coverage Liability | Calculate the Outside Province/Territory exposure surcharge for Liability and add to that the currency differential surcharge (if applicable). Apply to the premium. Then apply any fleet rating or accident/conviction surcharge to the resulting premium. | discontinued as FA is working towards modernizing and simplify its rating | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|-------------------------------------|---|--|--|---|
| Rule 228: Outside Province Exposure | Any commercial or interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount). The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. | Any commercial or interurban vehicle that is operated in the U.S., or another Canadian jurisdiction, is subject to a surcharge (or discount). The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. | FA aims to harmonize and simplify the wordings across all jurisdictions | This may impact premium |
| | Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S. | Refer to Rule 200.D for a list of Supplementary Underwriting documents that may be required on vehicles traveling outside of the jurisdiction of registration, including into the U.S. | | |
| | If the Named Insured(s) has no prior insurance, refer to Rule 204.G: No Prior Insurance with Out-of-Province including U.S. Exposure NOTE: If the Named Insured has not previously traveled | If the Named Insured(s) has no prior insurance, refer to Rule 204.F: No Prior Insurance with Out of Province including U.S. Exposure. NOTE: If the Named Insured has not previously traveled | | |
| | outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with 75% Out of Province/Territory or U.S. Exposure surcharge . This applies to both Commercial and Interurban vehicles | outside of the Province/Territory or into the U.S., the vehicle(s) shall be underwritten with 75% Out of Province/Territory or U.S. Exposure surcharge. This applies to both Commercial and Interurban vehicles | | |
| | B. Currency Differential Surcharge (Excluding Interurban Vehicles) Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. | B. Currency Differential Surcharge (Excluding Interurban Vehicles) Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. | | |
| | The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. | The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. | | |
| | The surcharge percentage is calculated by means of the following formula: Currency differential x Percentage of U.S. exposure For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31.The vehicle travels outside the Province 50% of the time. Of | The surcharge percentage is calculated by means of the following formula: Currency differential x Percentage of U.S. exposure For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31.The vehicle travels outside the Province 50% of the time. Of that 50% total | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|-------------------------------------|---|--|---|---|
| Rule 228: Outside Province Exposure | that 50% total Outside Province Exposure, the vehicle travels into the U.S. 25% of the time. Currency differential surcharge: 0.31 X 25% = 7.75% The currency differential surcharge is 1. Applied only to the Liability premium, not DCPD 2. Not subject to a minimum surcharge 3. This surcharge is an additional surcharge and not to be compounded. Example: The Liability premium is \$1,000 The percentage of Outside Province Exposure is: 50% The percentage of U.S Exposure is: 25% The Currency Differential Surcharge is 7.75% Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25%. Base Premium \$1,000 Outside Province Exposure Surcharge \$500 (\$1,000 X 0.5) Currency Differential (\$1,000 X 0.0775) \$78 Total Liability premium \$1,528 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the Currency Differential Surcharge and the Outside Province exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside Province exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required. C. Interurban Outside Province Exposure Surcharge | Outside Province Exposure, the vehicle travels into the U.S. 25% of the time. Currency differential surcharge: — 0.31 X 25% = 7.75% The currency differential surcharge is 1. Applied only to the Liability premium, not DCPD 2. Not subject to a minimum surcharge and not to be compounded. Example: The Liability premium is The percentage of Outside Province Exposure is: The Currency Differential Surcharge is Told Note: In this example, the Currency Differential Surcharge is calculated based on the U.S. Exposure of 25% Base Premium Outside Province Exposure Surcharge (\$1,000 X 0.5) Currency Differential (\$1,000 X 0.0775) Total Liability premium \$1,528 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. 6. The combined dollar value of the Currency Differential Surcharge and the Outside Province exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside Province exposure surcharge is \$500 and the dollar value of the Currency Differential Surcharge is \$78. The total combined dollar value is \$578, well exceeding the minimum required. B.C. Interurban Outside Province Exposure Surcharge | Currency differential surcharge will be discontinued as FA is working towards modernizing and simplify its rating | |
| | (Excluding Commercial Vehicles) | (Excluding Commercial Vehicles) | | |

Approved Wording

Change

Premium

Rule

Current Wording

| Kule | Current wording | Approved wording | from Current | impact on existing policies |
|-----------|---|--|--|--------------------------------------|
| Rule 239: | B. Fleet Rating Fleets policies may only be issued on an annual basis. | B. Fleet Rating Fleets policies may only be issued on an annual basis. | FA aims to harmonize | This will not impact |
| Fleets | Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. | Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating. | the wordings in all jurisdictions for the fleet rating of risk | premiums |
| | D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. d) Any additional supplements such as drivers list, taxi questionnaire. | D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement or Commercial Vehicle Supplement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. | | |
| | 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by | The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the | | |
| | the Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Province / Territory Exposure. | Agent/Broker. If proof of insurance is required by U.S. authorities, a currency differential surcharge shall be applied to the Liability premium. See Rule 228: Outside Province / Territory Exposure. | | |
| | The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227. | The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 227. | | |

Approved Wording

Change

Premium

Current Wording

Rule

| Kule | current wording | Approved wording | from Current | impact on existing policies |
|----------------------------------|--|--|---|--------------------------------------|
| PUBLIC SEC | TION | | | |
| Table of Contents | Rule 325: Outside Nova Scotia Exposure A. Outside Nova Scotia Exposure Surcharge B. Currency Differential Surcharge | Rule 325: Outside Nova Scotia Province Exposure A. Outside Nova Scotia Exposure Surcharge B. Currency Differential Surcharge | FA aims to harmonize and simplify the wordings across all jurisdictions | This will not impact premium |
| Rule 306: Rating Territory | The rating territories are described in the Territory section of this manual. Public vehicles registered and used in Nova Scotia are rated using Nova Scotia premiums. If a filing is required for another jurisdiction, the Outside Nova Scotia surcharge must be used regardless of the percentage of total mileage driven in that other jurisdiction. Nova Scotia rates apply if the vehicle is operated outside Nova Scotia but within New Brunswick, Prince Edward Island, Newfoundland and Labrador. Nova Scotia rates and a surcharge apply if the vehicle is operated outside Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland and Labrador. Refer to Rule 325. For example: The insured business, based in Halifax, Nova Scotia, is operating a tour bus to Ontario twice a month with 40% of the annual mileage outside Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland and Labrador. Nova Scotia rates and a surcharge are applicable. The applicable rating territory is that in which the vehicle "is and will be chiefly used". If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. | The rating territories are described in the Territory section of this manual. Public vehicles registered and used in Nova Scotia are rated using Nova Scotia premiums. If a filing is required for another jurisdiction, the Outside Nova Scotia Province/Territory surcharge must be used regardless of the percentage of total mileage driven in that other jurisdiction. Nova Scotia rates apply if the vehicle is operated outside Nova Scotia but within New Brunswick, Prince Edward Island, Newfoundland and Labrador. Nova Scotia rates and a surcharge apply if the vehicle is operated outside Nova Scotia., New Brunswick, Prince Edward Island, Newfoundland and Labrador. Refer to Rule 325. For example: The insured business, based in Halifax, Nova Scotia, is operating a tour bus to Ontario twice a month with 40% of the annual mileage outside Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland and Labrador. Nova Scotia rates and a surcharge are applicable. The applicable rating territory is that in which the vehicle "is and will be chiefly used". If however, the vehicle is operated regularly i.e. more than 12 trips per year to or through other territories, the highest rated of those territories is to be used. | FA aims to harmonize and simplify the wordings across all jurisdictions | This will not impact premium |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|--|---|--|---|-------------------------------------|
| Rule 308.E.6 Premium Determination | E. Premium Determination Ensure that the vehicle is a Public Vehicle. 1. Establish the rating territory 6. Apply any required outside Nova Scotia exposure surcharge and currency differential surcharge | E. Premium Determination Ensure that the vehicle is a Public Vehicle. 1. Establish the rating territory 6. Apply any required outside Nova Scotia province/territory exposure surcharge and currency differential surcharge | Currency differential surcharge will be discontinued as FA is working towards modernizing and simplify its rating | This will impact premium |
| Rule 309: Driving Record B. Driving Record Entitlement | Notes: 1. A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages. | Notes: 1. The driving record established applies to all coverages for which a driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (Not available in Northwest Territories, Nunavut and Yukon) and Collision coverages. | Upon a review of FA rule there needs to be an updated to align with current rate pages | This will not impact premiums |
| Rule 318.D Time on Risk Tables | D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) 3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. For example: The insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Calgary. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata fraction for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205. | D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) 3. The tables below apply to Canadian conditions. If there is use outside Canada during a month where the table indicates the charges as "Nil" there shall be an additional premium charged for that month equal to pro-rata of the annual premium. The surcharge for Outside Province including U.S. exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. For example: The insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Calgary Halifax. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata fraction for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205. | Include / Change reference of U.S. Exposure to Outside Province/ Territory | This will not impact premium |

Approved Wording

Change

Premium

Rule

Current Wording

| Kule | Current wording | Approved wording | from Current | impact on existing policies |
|------------------------------------|--|---|---|--------------------------------------|
| Rule 325: | Rule 325: Outside Nova Scotia Exposure | Rule 325: Outside Nova Scotia Province Exposure | Currency differential | This may impact |
| Outside Nova Scotia Exposure | A. Outside Nova Scotia Exposure Surcharge Any vehicle registered in Nova Scotia and operated in the U.S. or another Canadian jurisdiction (excluding New Brunswick, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. | Ar Outside Nova Scotia Province Exposure Surcharge Any vehicle registered in Nova Scotia and operated in the U.S. or another Canadian jurisdiction (excluding New Brunswick, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. | surcharge will be discontinued as FA is working towards modernizing and simplify its rating | premium |
| | The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 330: Vehicles Used Outside Jurisdiction of Registration. | The Insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Province/Territory including the U.S. and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 330: Vehicles Used Outside Jurisdiction of Registration. | | |
| | If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits and Uninsured Automobile | If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits and Uninsured Automobile | | |
| | NOTE: Where vehicles are operated in the U.S., Agents/brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. | NOTE: Where vehicles are operated in the U.S., Agents/brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. | | |
| | Liability, DCPD, Accident Benefits, Uninsured Automobile For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge 1% of the applicable premium. Also, refers to paragraph indicated. | Liability, Accident Benefits, Uninsured Automobile, DCPD For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge 1% of the applicable premium. Also, refers to paragraph indicated. | | |
| | | If this exposure is 5.0% or less of total mileage in the U.S. or applicable Canadian jurisdiction, a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile and DCPD. | | |
| | | If this exposure is over 5.0% of total mileage in the U.S. or applicable Canadian jurisdiction, surcharge 1% of the applicable premium. | | |

| Outside Nova Scotia Exposure Outside Nova Scotia Exposure Surcharge Sur | Rule | Current | : Wording | Арргоч | ved Wording | Change from Current | Premium impact on existing policies |
|--|-----------|--|---|--|--|-------------------------------|---|
| Outside Nova Scotia Exposure Outside Nova Scotia Exposure Sy% or less and proof of sy% insurance required solution 10% | Rule 325: | For example | | For example | | Currency | This may |
| Exposure Surcharge Surch | | Outside Nova Scotia | Applicable | | Applicable | differential | |
| Insurance required 10% 25% 2 | | Exposure | | Province Exposure | | | premium |
| Insurance required 10% 10% 25% 2 | Exposure | 5% or less and proof of | 5% | Up to 5% or less and | 5% | discontinued | |
| 25% 25% 50% 50% | · | | | proof of insurance | | as FA is | |
| Doptional Physical Damage For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium. | | 10% | 10% | required | | working | |
| Some | | | | | 10% | towards | |
| Optional Physical Damage For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium. For example: Outside Nova Scotia Applicable Exposure Surcharge | | 50% | | | | | |
| Optional Physical Damage For each percentage point of mileage in the U.S. or other applicable jurisdiction, surcharge .50% of the applicable premium. For example: Outside Nova Scotia Applicable Exposure Surcharge Surcharge | | 30.70 | 1 30 70 | | | and simplify | |
| Dutside Nova Scotia Surcharge 10% 5% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 325% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% | | applicable jurisdiction, surch premium. | | For each percentage point of applicable jurisdiction, surch | f mileage in the U.S. or other | | |
| Dutside Nova Scotia Surcharge 10% 5% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 325% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% 50% 25% 50% | | Outside Nova Scotia Applicable | | For example: | | | |
| 10% 5% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 50% 25% 50% 50% 25% 50% | | Exposure | | · | Applicable | | |
| 10% 5% 12.5% 12.5% 50% 25% 12.5% 50% 25% 12.5% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 25% 50% 50% 25% 50% | | | | Province Exposure | | | |
| B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Scotia exposure 25% 12.5% 50% 25% B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge Whenever proof of insurance is required by U.S. added to the Liability premium to provide for the petential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Scotia exposure | | 10% | 5% | | | | |
| B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Scotia exposure 50% B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential authorities, a currency differential surcharge is added to the Liability premium to provide for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier for policy issuance. The Servicing Carrier for policy issuance. The | | 25% | 12.5% | | | | |
| B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Scotia exposure surcharge B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Scotia exposure surcharge | | 50% | 25% | 25% | 12.5% | | |
| Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Scotia exposure surcharge | | | | 50% | 25% | | |
| charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Scotia exposure surcharge | | Whenever proof of insurance authorities, a currency differ the Liability premium to pro- additional loss arising from t | e is required by U.S. rential surcharge is added to vide for the potential | Whenever proof of insurance currency differential surchar premium to provide for the provide f | e is required by U.S. authorities ge is added to the Liability potential additional loss arising | | |
| Currency differential x Outside Nova Scotia exposure surcharge following formula: Currency differential x Outside Nova Scotia exposure Currency differential x Outside Nova Scotia exposure | | charged for the U.S. dollar, date the premium is calculat for policy issuance. The Serv Bank of Canada closing rate day. The surcharge percentage | to the nearest cent, as at the ted by the Servicing Carrier vicing Carrier shall use the from the previous published | charged for the U.S. dollar, the premium is calculated by issuance. The Servicing Carr closing rate from the previous | to the nearest cent, as at the d y the Servicing Carrier for polic rier shall use the Bank of Canac us published day. | y da | |
| aahawaa | | Currency differential x Ou | itside Nova Scotia | following formula: | · | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| Rule 325: Outside Nova Scotia Exposure | For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside Nova Scotia exposure surcharge is 25%. Currency differential surcharge: | For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside Nova Scotia exposure surcharge is 25%. Currency differential surcharge: | Currency differential surcharge will be discontinued as FA is working towards modernizing and simplify its rating | This may impact premium |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| Rule 330: Vehicles Used Outside Jurisdiction of Registration | When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Nova Scotia, Nova Scotia rates and a surcharge apply. Refer to Rule 138: Outside Nova Scotia Exposure. 3. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. 4. If the out of jurisdiction exposure is 5.0% or less and proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44 only. 5. At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 6. If the vehicle is operated outside Nova Scotia but within New Brunswick, Prince Edward Island, Newfoundland and Labrador, Nova Scotia rates apply. | When a vehicle is registered in one jurisdiction but garaged and chiefly used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Nova Scotia, Nova Scotia rates and a surcharge apply. Refer to Rule 138: Outside Nova Scotia Exposure. 2. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. 4. If the out of jurisdiction exposure is 5.0% or less and proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44 only. 5. At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 6. If the vehicle is operated outside Nova Scotia but within New Brunswick, Prince Edward Island, Newfoundland and Labrador, Nova Scotia rates apply. 3. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 325 to determine the surcharges applicable. NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. | FA aims to harmonize and simplify the wordings across all jurisdictions | This will not impact premium |
| | | | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|---|---|--|--|-------------------------------------|
| Rule 331 Purchasing Vehicles in Jurisdiction Where FA Does Not Operate | Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside Nova Scotia exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to | Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside Province/Territory Nova Scotia exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated | Change reference of U.S. Exposure to Outside Province/ Territory Exposure. | This may impact premium |
| | be rated class 44. Driving record is 0. 100% Outside Nova Scotia Exposure Surcharge applies. | class 44. Driving record is 0. 100% Outside Nova Scotia Province/Territory Exposure Surcharge applies. | | |
| Rule 335: | A. Definition | A. Definition A fleet is: | FA aims to harmonize | This will not impact |
| Fleets | | A group of 10 or more self-propelled vehicles; Under Common ownership or management; Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; Includes vehicles on a long term lease; The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. | the wordings across all sections and jurisdictions for the fleet rating of risk | premiums |
| | A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for | A fleet is a group of 10 or more self propelled vehicles under common ownership or management and used for business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| Rule 335: Fleets | Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant is required to provide proof of valid vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. | the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant is required to provide proof of valid vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Notes: • The Applicant is required to provide proof of vehicle registration and ownership. • Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| | Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated | vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating. | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|---------------------|--|--|---|---|
| Rule 335: Fleets | 07 shall be added (with any claims) on the policy and in the experience rating. Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). | Where a new fleet is being submitted to FA consisting of vehicles which are a sub-group of a voluntary market fleet and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. Where a vehicle(s) on an existing fleet is being newly insured through FA, the claim history shall follow the vehicle(s). | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| | Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the assignment of driver schedules and routes, compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications | Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the assignment of driver schedules and routes, compliance with hours of work regulations and 2. The Named Insured maintains records of and deems acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications A copy of the common management agreement will be required on subsequent renewals to maintain experience | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| Rule 335: Fleets | The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335. | The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 335. | FA aims to harmonize the wordings across all sections and | This will not impact premiums |
| | B. Fleet Rating | B. Fleet Rating Fleets policies may only be issued on an annual basis. | jurisdictions for the fleet rating of risk | |
| | Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured in FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating. | Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date so as to facilitate experience rating. | | |
| | Experience rating includes the following: All losses (At Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim. Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss Amounts above FA deductibles when the prior Insurer had higher deductibles Losses falling within any special agreements with the prior Insurer NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. | Experience rating includes the following: All losses (At Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. | | |
| | Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21a and 21b is not permitted | Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21a and 21b is not permitted. | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| Rule 335: Fleets | If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in | If a risk insured through FA meets the definition of a fleet, any vehicles added to the policy will be experience rated. The policy including any subsequent renewals will remain experience rated until the risk no longer meets the definition of fleet. Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 335:B. Fleet | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| | Rule 335:B. Fleet Rating. Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. | Rating. Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. | | |
| | If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. | If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. | | |
| | If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. | If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. | | |
| | Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, | Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the | | |

| Rule | Current Wording | Approved Wording | Change from | Premium impact |
|---------------------|--|--|---|-------------------------------|
| | | | Current | on existing policies |
| Rule 335: Fleets | similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the | portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage. Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| | Automobile Fleet Schedule, the \$20,000 reserve must be entered. D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. | D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement or Commercial Vehicle Supplement. This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| Rule 335: | 2. Incomplete Fleet submission forms | 2. Incomplete Fleet submission forms | FA aims to | This will |
| Fleets | If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. | If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. | harmonize the wordings across all sections and jurisdictions for the fleet | not impact premiums |
| | 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. | 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. | rating of risk | |
| | The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. | The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. | | |
| | If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 325: Outside Nova Scotia Exposure. | If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 325: Outside Nova Scotia Exposure. | | |
| | The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 324: Proof of Insurance. Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. | The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 324: Proof of Insurance. Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. | | |
| | 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. | 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. | | |
| | Premiums are to be calculated at Driving Record 0 and must include the Outside Nova Scotia Exposure Surcharge if applicable. | Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory Nova Scotia Exposure surcharge if applicable. | | |
| | If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. | If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| Rule 335: Fleets | Collect from the applicant the premium quoted at driving record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the insured. | Collect from the Applicant the premium quoted at driving record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet | This will not impact premiums |
| | Issue temporary (30 day) liability cards for each self- propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind. | Issue temporary (30 day) liability cards for each self- propelled vehicle listed on the Fleet Schedule as of the date coverage was bound. It is not permissible to use a "blanket" wording of any kind. | rating of risk | |
| | A premium must be quoted and the risk bound before the fleet is submitted. | A premium must be quoted and the risk bound before the fleet is submitted. | | |
| | 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. | 5. Servicing Carrier responsibilities: The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. | | |
| | Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. | Upon receipt of the properly completed documents the Servicing Carrier shall verify the information and loss history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. | | |
| | 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the applicant, the coverages shall be cancelled without charge if all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. | 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the Applicant, the coverages shall be cancelled without charge if the policy is cancelled by the Applicant no later than the all temporary liability cards are returned and received by the Servicing Carrier no later than the intended effective date (the date coverage was bound). Where the temporary liability cards are not received by the intended effective date and the Agent/Broker reports non-payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the quoted premium shall be calculated pro rata on the promulgated fleet rating. | | |
| | | After the effective date, where the Agent/Broker reports non- payment of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|---------------------|---|--|--|---|
| Rule 335: Fleets | For example: The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 18, the Agent/Broker advises the insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. | quoted premium calculated at Driving Record 0. Otherwise the earned premium shall be calculated pro rata on the promulgated fleet rating. For example: The Agent/Broker bound coverage as of June 1 and quoted the applicant a premium of \$10,000 at Driving Record 0. On June 20, the Agent/Broker receives the fleet policy from the Servicing Carrier. The fleet has been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase and the insured advises they want to cancel the policy. On July 18, the Agent/Broker advises the insurer to cancel the policy for non payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| | For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. 7. Premium Calculation Note: | If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. 7. Premium Calculation Note: | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|---------------------------------|---|---|--|---|
| Rule 335: | Refer to Rule 313 on rating of experience (fleet) rated risk | Refer to Rule 313 on rating of experience (fleet) rated risk | FA aims to harmonize | This will not impact |
| Fleets | For other classes of business, refer to the appropriate section of the manual. | For other classes of business, refer to the appropriate section of the manual. | the wordings across all sections and | premiums |
| | E. Renewals Prior to the expiry of experience rated insurance, the | E. Renewals Prior to the expiry of experience rated insurance, the | jurisdictions for the fleet | |
| | Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. | Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. | rating of risk | |
| | Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to- renew before the insurance expires. | Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. | | |
| | The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. | The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. | | |
| | Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal. | Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal. | | |
| RECREATION | IAL SECTION | | | , |
| Table of Contents | Rule 427: Outside Nova Scotia Exposure | Rule 427: Outside-Nova Scotia Province Exposure. A. Outside Nova Scotia Exposure Surcharge B. Currency Differential Surcharge | FA aims to harmonize and simplify the wordings across all jurisdictions | This will not impact premium |
| Rule 407.D | D. Use Outside Jurisdiction in Which Vehicle is Registered | D. Use Outside Jurisdiction in Which Vehicle is Registered | FA aims to harmonize | This will not impact |
| Policy Issuance – General | For any vehicle registered and operated outside Nova Scotia but within New Brunswick, Prince Edward Island, Newfoundland and Labrador, Nova Scotia rates apply. | For any vehicle registered and operated outside Nova Scotia but within New Brunswick, Prince Edward Island, Newfoundland and Labrador, Nova Scotia rates apply. | and simplify the wordings across all jurisdictions | premium |
| | If the vehicle is operated outside Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland and Labrador, Nova Scotia rates and a surcharge apply. Refer to Rule 427: Outside Nova Scotia Exposure. | If the vehicle is operated outside Nova Scotia, New Brunswick, Prince Edward Island, Newfoundland and Labrador, Nova Scotia rates and a surcharge apply. Refer to Rule 427: Outside Nova Scotia Exposure. | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
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| Rule 407.D Policy Issuance – General | NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. | If there is regular or frequent use of a vehicle outside the jurisdiction in which the vehicle is usually garaged, full details must be submitted to the Servicing Carrier so that the appropriate rates may be established. Refer to Rule 427. NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. | FA aims to harmonize and simplify the wordings across all jurisdictions | This will not impact premiums |
| Rule 409: Motorcycles & Mopeds B. Driving Record | 1. Driving Record Entitlement The driving record established applies to all coverage. A chargeable accident will affect the rating of the Liability, DCPD and Collision coverages. | 1. Driving Record Entitlement The driving record established applies to all coverage for which a driving record is a factor. There is no split rating. A chargeable accident will affect the rating of the Liability, DCPD (Not available in Northwest Territories, Nunavut and Yukon) and Collision coverages. | Upon a review of FA rule there needs to be an updated to align with current rate pages | This will not impact premiums |
| Rule 419.D Time on Risk Table | D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) 3. The tables below apply to seasonal use/Canadian conditions. If there is use outside the season or Canada during a month where the table indicates the charges as 'Nil' there shall be an additional premium charged for that month equal to pro rata of the annual premium. The surcharge for Outside Nova Scotia exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. Example 1: The Insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Calgary. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata factor for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205. | D. Short Term Tables No. 3 and No. 4 (seasonal use vehicles) 3. The tables below apply to seasonal use/Canadian conditions. If there is use outside the season or Canada during a month where the table indicates the charges as 'Nil' there shall be an additional premium charged for that month equal to pro rata of the annual premium. The surcharge for Outside Nova Scotia Province/Territory including U.S exposure is applicable, except where the vehicle is used for personal use only and proof of insurance is not required. Example 1: The Insured has a motorcycle that he wishes to trailer down to Florida to use during the months of November and December in addition to regular use for the year in Calgary Halifax. The annual premium is \$1,250 excluding any premium calculation for November and December. Using the Pro Rata Day Table, calculate the pro rata factor for the months of November and December (.164) and apply that to the total annual premium. The additional premium charge for November and December will be \$205. | Include / Change reference of U.S. Exposure to Outside Province/ Territory exposure | This will not impact premium |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|-------------------------------------|---|---|---|---|
| Rule 419.D Time on Risk Table | Example 2: The Insured has a motorcycle that will be converted for use on snow and ice for the months of November through February in addition to regular use for the remaining months of the year. The annual premium is \$1,250 excluding any premium calculation for November, December, January, February. Using the Pro Rata Day Table, calculate the pro rata factor for the months of November through February (.326) and apply that to the total annual premium. The additional premium charge for November through February will be \$408 | Example 2: The Insured has a motorcycle that will be converted for use on snow and ice for the months of November through February in addition to regular use for the remaining months of the year. The annual premium is \$1,250 excluding any premium calculation for November, December, January, and February. Using the Pro Rata Day Table, calculate the pro rata factor for the months of November through February (.326) and apply that to the total annual premium. The additional premium charge for November through February will be \$408 | Include / Change reference of U.S. Exposure to Outside Province/ Territory exposure | This will not impact premium |
| Rule 427: | Rule 427: Outside Nova Scotia Exposure | Rule 427: Outside-Nova Scotia Province Exposure | Currency | This will |
| Outside Nova Scotia Exposure | A. Outside Nova Scotia Exposure Surcharge Any vehicle registered in Nova Scotia and operated in the U.S. or another Canadian jurisdiction (excluding New Brunswick, Prince Edward Island or Newfoundland and | A. Outside Nova Scotia Province Exposure Surcharge Any vehicle registered in Nova Scotia and that is operated in the U.S. or another Canadian jurisdiction or the U.S (excluding New Brunswick, Prince Edward Island or | differential surcharge will be discontinued as FA is working | impact premium |
| | Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. | Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/ or where the vehicles are used for business, commercial purposes or are carrying passengers. | towards modernizatio n and simplify its rating | |
| | The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. | The surcharge does not apply where the vehicle is used for personal use only and proof of insurance is not required. | | |
| | The insured must advise the Agent/Broker the percentage of total mileage that the vehicle will be used outside the jurisdiction and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 433: Vehicles Used Outside Jurisdiction of Registration. | The Insured must advise the Agent/Broker the percentage of total mileage that the vehicle will be used outside the jurisdiction Province/Territory including the U.S. and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 433: Vehicles Used Outside Jurisdiction of Registration. | | |
| | If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile and | If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile and | | |
| | NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. | NOTE: Where vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. | | |

Current Wording

Rule

Approved Wording

Change

Premium

| | | | | - | from Current | impact on existing policies |
|--------------|--|--|--|---|----------------------|--------------------------------------|
| Rule 427: | Liability, DCPD, Accident | Benefits, Uninsured | Liability, DCPD, Accident B | enefits, Uninsured | Currency | This may |
| Outside Nova | Automobile, END 44 | f mileage in the U.S. or other | Automobile, DCPD, END 44 For each percentage point of | | differential | impact premium |
| Scotia | applicable jurisdiction, surch | | applicable jurisdiction, surcha | | surcharge will be | premium |
| Exposure | premium. Also, refers to par | | premium. Also, refers to para | | discontinued | |
| | premam ruse, refers to par | agrapii maleatear | premium 7.1507 refers to para | graph maleatear | as FA is | |
| | | | If this exposure is 5.0% or les | ss of the total mileage in the | working | |
| | | | | urisdiction, a 5% surcharge will | towards | |
| | | | | nefits, Uninsured Automobile, | modernizatio | |
| | | | DCPD and END 44. | | n and | |
| | | | 16 th: F 00/ | of total miles are in the U.C. on | simplify its | |
| | | | applicable Canadian jurisdiction | of total mileage in the U.S. or | rating | |
| | | | applicable Canadian jurisdiction | on, surcharge 1% of the | | |
| | | | аррисавіє рісінані. | | | |
| | For example: | | For example: | T | | |
| | Outside Nova Scotia | Applicable | Outside Nova Scotia | Applicable | | |
| | Exposure | Surcharge | Province Exposure | Surcharge | | |
| | 5% or less and proof of | 5% | Up to 5% o r less and proof | 5% | | |
| | insurance required | | of insurance required | | | |
| | 10% | 10% | 10% | 10% | | |
| | 25% | 25% | 25% | 25% | | |
| | 50% | 50% | 50% | 50% | | |
| | Optional Physical Damage | f mileage in the U.S. or other | Optional Physical Damage For each percentage point of | mileage in the U.S. or -other | | |
| | applicable jurisdiction, surch premium. | narge .50% of the applicable | applicable Canadian jurisdiction applicable premium. | on, surcharge .50% of the | | |
| | applicable jurisdiction, surch premium. For example: | | applicable premium. For example: | · · | | |
| | applicable jurisdiction, surch premium. For example: Outside Nova Scotia | Applicable | applicable premium. For example: Outside Nova Scotia | Applicable | | |
| | applicable jurisdiction, surch premium. For example: | | applicable premium. For example: | · · | | |
| | applicable jurisdiction, surch premium. For example: Outside Nova Scotia Exposure 10% | Applicable Surcharge | applicable premium. For example: Outside Nova Scotia | Applicable | | |
| | applicable jurisdiction, surch premium. For example: Outside Nova Scotia Exposure | Applicable Surcharge 5% 12.5% | applicable premium. For example: Outside Nova Scotia Province Exposure 10% 25% | Applicable Surcharge | | |
| | applicable jurisdiction, surch premium. For example: Outside Nova Scotia Exposure 10% 25% 50% | Applicable Surcharge 5% 12.5% 25% | applicable premium. For example: Outside Nova Scotia Province Exposure | Applicable Surcharge 5% | | |
| | applicable jurisdiction, surch premium. For example: Outside Nova Scotia Exposure 10% 25% 50% B. Currency Differential S | Applicable Surcharge 5% 12.5% 25% Gurcharge | applicable premium. For example: Outside Nova Scotia Province Exposure 10% 25% 50% | Applicable Surcharge 5% 12.5% 25% | | |
| | applicable jurisdiction, surch premium. For example: Outside Nova Scotia Exposure 10% 25% 50% B. Currency Differential S Whenever proof of insurance | Applicable Surcharge 5% 12.5% 25% Gurcharge e is required by U.S. | applicable premium. For example: Outside Nova Scotia Province Exposure 10% 25% 50% B. Currency Differential Su | Applicable Surcharge 5% 12.5% 25% | | |
| | applicable jurisdiction, surch premium. For example: Outside Nova Scotia Exposure 10% 25% 50% B. Currency Differential S Whenever proof of insurance authorities, a currency difference of the surch proof of the surch pr | Applicable Surcharge 5% 12.5% 25% Gurcharge e is required by U.S. rential surcharge is added to | applicable premium. For example: Outside Nova Scotia Province Exposure 10% 25% 50% B. Currency Differential Su Whenever proof of insurance | Applicable Surcharge 5% 12.5% 25% archarge is required by U.S. authorities, a | | |
| | applicable jurisdiction, surch premium. For example: Outside Nova Scotia Exposure 10% 25% 50% B. Currency Differential S Whenever proof of insurance authorities, a currency difference the Liability premium to pro | Applicable Surcharge 5% 12.5% 25% Gurcharge e is required by U.S. rential surcharge is added to | applicable premium. For example: Outside Nova Scotia Province Exposure 10% 25% 50% B. Currency Differential Surcharg Whenever proof of insurance currency differential surcharg | Applicable Surcharge 5% 12.5% 25% archarge is required by U.S. authorities, a | | |

Approved Wording

Change

Premium

Rule

Current Wording

| The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Scotia exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside Nova Scotia exposure surcharge: 0.31 X 25% = 7.75% The currency differential surcharge: 1. Applied only to the Liability premium (Road/Passenger Hazard) not DCPD. 2. Not subject to a minimum surcharge. 3. Additional to but not compounded on the Outside Nova The currency differential surch arge is 2-Additional to but not compounded on the Outside Nova The currency differential surcharge is 2-Additional to but not compounded on the Outside Nova The currency differential surcharge: 2. Not subject to a minimum surcharge. 3. Additional to but not compounded on the Outside Nova The currency differential is 5-At the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Seotia exposure surcharge is 2-Additional to but not compounded on the Outside Nova The currency differential is the rate of exchange for the U.S. dollar, to the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Seotia exposure surcharge is 2-Sw. Currency differential surcharge: 1. Applied only to the Liability premium (Road/Passenger Hazard) not DCPD. 2. Not subject to a minimum surcharge. 3. Additio | Kule | m impact ent on existing policies |
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| Scotia exposure surcharge. Example: The Liability premium is \$1,000 Outside N.S. Exposure Surcharge is 25% The Currency Differential Surcharge is 7.75% Base Premium \$1,000 Outside N.S. Exposure \$1,000 X .25 \$250 Currency Differential \$1,000 X 7.75 = 77.50 \$78 Total Liability premium \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. Scotia exposure surcharge. Example: The Liability premium is \$1,000 Outside N.S. Exposure Surcharge is 7.75% Base Premium \$1,000 Outside N.S. Exposure Surcharge is 7.75% Base Premium \$1,000 Outside N.S. Exposure \$1,000 X .25 \$250 Currency Differential \$1,000 X 7.75 = 77.50 \$78 Total Liability premium \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance is required by U.S. authorities. | itside Nova otia | This may impact premium inued solution in the |

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| Rule 427: Outside Nova Scotia Exposure | 6. The combined dollar value of the currency differential surcharge and the Outside Nova Scotia exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside Nova Scotia exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required. | 6. The combined dollar value of the currency differential surcharge and the Outside Nova Scotia exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside Nova Scotia exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required. | Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating | This may impact premium |
| Rule 433: Vehicles Used Outside Jurisdiction of Registration | When a vehicle is registered in one jurisdiction but used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Nova Scotia, Nova Scotia rates and a surcharge apply. Refer to Rule 138:Outside Nova Scotia Exposure. 3. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. 4. If the out of jurisdiction exposure is 5.0% or less and proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44 only. 5. At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 6. If the vehicle is operated outside Nova Scotia but within New Brunswick, Prince Edward Island, Newfoundland and Labrador, Nova Scotia rates apply. | When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes. 1. The vehicle must be insured on a policy from the jurisdiction where it is legally registered, even if the vehicle is chiefly used in another jurisdiction. 2. If the vehicle is operated outside Nova Scotia, Nova Scotia rates and a surcharge apply. Refer to Rule 138:Outside Nova Scotia Exposure. 2. Surcharges do not apply to private passenger vehicles that are used for personal use only and where proof of insurance is not required. 4. If the out of jurisdiction exposure is 5.0% or less and proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), Accident Benefits, Uninsured Automobile and END 44 only. 5. At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. 6. If the vehicle is operated outside Nova Scotia but within New Brunswick, Prince Edward Island, Newfoundland and Labrador, Nova Scotia rates apply. | FA aims to harmonize and simplify the wording across all jurisdictions | This will not impact premium |

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| Rule 433: Vehicles Used Outside Jurisdiction of Registration | | 3. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 427 to determine the surcharges applicable. NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. | FA aims to harmonize and simplify the wording across all jurisdictions | This will not impact premiums |
| Rule 434: Purchasing Vehicles in Jurisdiction Where FA Does Not Operate | Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside Nova Scotia exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0. 100% Outside Nova Scotia Exposure Surcharge applies. | Premium Calculation The premium is to be calculated in accordance with Short Term tables subject to minimum premium. Private passenger vehicles are to be rated class 01 using the appropriate driving record. There is no surcharge for Outside Nova Scotia Province/Territory exposure. The territory to be used is the territory where the insured resides. Commercial vehicles classified as light are to be rated class 36. Commercial vehicles classified as heavy are to be rated class 44. Driving record is 0.100% Outside Nova Scotia Province Exposure Surcharge applies. | Change reference of Outside Province/ Territory exposure | This will not impact premium |
| Rule 438: Fleets | A. Definition | A. Definition A fleet is: A group of 10 or more self-propelled vehicles; Under Common ownership or management; Used for business (incl. Class 07 and vehicles used for dual purposes), commercial or public transportation; Includes vehicles on a long term lease; The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on |
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| | | | | existing policies |
| Rule 438: | A fleet is a group of 10 or more self-propelled vehicles under common ownership or management and used for | A fleet is a group of 10 or more self propelled vehicles under common ownership or management and used for business, | FA aims to harmonize | This will not impact |
| Fleets | business, commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. | commercial, or public transportation. Vehicles on a long term lease are considered the equivalent of owned in determining whether or not a risk is a fleet. The Applicant must have had 120 months of Liability insurance in the past 12 months i.e. 10 vehicles with Liability coverage for the past year, regardless of the number of policies on which those vehicles were insured. | the wordings across all sections and jurisdictions for the fleet rating of risk | premiums |
| | For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. | For example: If the Insured owned 10 vehicles and leased (on a long term basis) 1 vehicle that were insured for Liability for the past 12 months, the Insured has 132 months of Liability insurance. If the Insured only had 9 vehicles insured for Liability in that period, there would only be 108 months of Liability insurance and the policy would not be experience rated. | | |
| | The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant is required to provide proof of valid vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. | The 120 months is established on the basis of vehicles the Insured has owned or leased from others. The Applicant is required to provide proof of valid vehicle registration and ownership. Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. | | |
| | Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. | Notes: • The Applicant is required to provide proof of vehicle registration and ownership. • Vehicles that are leased for more than 30 days to others are not to be considered unless those vehicles are leased to one lessee and meet the definition of a fleet. Vehicles that the Insured leases from others must be insured on a separate policy with the same expiry date as the policy for owned vehicles. If the policy for owned vehicles and the policy for the leased vehicles are insured through FA whether or not with the same Servicing Carrier, the policies shall be experience rated. If however, one policy is insured in the voluntary market and the other policy is insured through FA, the FA policy shall only be experience rated if there has been 120 months of liability insurance in the past 12 months for the vehicles insured through FA. If the policy does qualify for experience rating, only the experience on the vehicles insured through FA shall be used to promulgate the rate. | | |

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| Rule 438: Fleets | The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating. | The months of Liability insurance for vehicles whose rates are derived from a Class 07 base and for commercial vehicles rated as private passenger (because of dual use), are included in the 120 month calculation. The months of Liability insurance on personal use recreational vehicles and private passenger vehicles solely used for pleasure (no driving to and from work for the Applicant's business) are not included in the 120 month calculation. However, once it has been established that a risk is to be experience rated, private passenger vehicles other than those rated 07 shall be added (with any claims) on the policy and in the experience rating. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| | Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. | Vehicles under 'common management' will be considered where the Named Insured has assumed full responsibility for the payment of insurance premiums and agreement is in place between the Named Insured and Vehicle Owner, demonstrating the following: 1. The Named Insured is responsible for the assignment of driver schedules and routes, ensuring compliance with hours of work regulations and 2. The Named Insured maintains records of and acceptable all drivers who may operate a Vehicle and 3. Vehicles and all associated drivers adhere to the vehicle and driver safety standards of the Named Insured, and 4. Vehicles and all associated drivers adhere to the Named Insured means and methods of work, including risk management practices, code of conduct, training and service standards, and 5. Failure to adhere to any of the above will result in the termination of the agreement between the Named Insured and Vehicle Owner. A signed 'Facility Association Common Management Attestation', signed by the Named Insured and a copy of the common management agreement must accompany all new business applications. A copy of the common management agreement will be required on subsequent renewals to maintain experience rating. | | |

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| Rule 438: Fleets | The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438. B. Fleet Rating Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim. Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application. Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss Amounts above FA deductibles when the prior Insurer had higher deductibles Losses falling within any special agreements with the prior Insurer NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21a and 21b is not permitted. | The Servicing Carrier reserves the right to deny experience rating in the event the above criteria are not met, and fails to otherwise meet other fleet rating criteria outlined under Rule 438. B. Fleet Rating Fleet policies may only be issued on an annual basis. Fleets are subject to experience rating as of the commencement date of each policy period. If the fleet is insured through FA by two or more policies issued by one or more Servicing Carriers, the policies must have a common expiry date to facilitate experience rating. Experience rating includes the following: All losses (At-Fault and Not-at-fault) are taken into account in rating even if there was no insurance in effect or the loss was repaid to the Insurer by or on behalf of the Insured or if the Insured chose not to present the claim; Claims (paid by the previous Insurer, reimbursed to the previous Insurer or paid by the Insured) outside the coverage on the application; Any amount paid back by the Insured due to an END 8 on the policy with the prior Insurer; Claims falling within a specific deductible not offered by FA e.g. on an occurrence basis regardless of the coverage involved in the loss; Amounts above FA deductibles when the prior Insurer had higher deductibles; Losses falling within any special agreements with the prior Insurer. NOTE: Full experience details must be obtained directly from the prior Insurer to ensure all information on the risk is provided. Fleets are to be written on a specified vehicle basis not on a blanket or receipts basis, therefore the use of END 21a and 21b is not permitted. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| | | policy including any subsequent renewals will remain | | |

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| Rule 438: | | experience rated until the risk no longer meets the definition of fleet. | FA aims to harmonize | This will not impact |
| Fleets | | Where a new fleet is being submitted to FA and there is no verification of which claims involved which vehicles, the FA formula shall take into account the claims that occurred on all vehicles. It is the responsibility of the Agent/Broker/Insured to provide the claim history documentation for the vehicles to be insured through FA. | the wordings across all sections and jurisdictions for the fleet rating of risk | premiums |
| | If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 438:B. Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. | If vehicles being added to a fleet insured through FA were previously on another fleet with the same common ownership or management as the FA fleet, these added vehicles are subject to experience rating as outlined in Rule 438:B. Midterm Rating Midterm rating is not permissible for changes that occur (i.e. revision of claim reserves) during the policy term merely because of the lapse of time. | | |
| | If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. | If it is discovered during a policy term that a risk is a fleet it shall be experience rated at the time of next renewal. If more than one policy qualifies for fleet rating, the fleet policy shall be issued effective the renewal date of the earliest expiring policy, based on the information for all vehicles. The remaining vehicles shall be added to the fleet at the expiry date of their policies. | | |
| | If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. | If the insurance is written by more than one Servicing Carrier, each policy upon expiry shall be subject to experience rating and shall be insured to the common expiry date. | | |
| | Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. The Collision portion of All Perils and Collision coverage | Optional Physical Damage Coverage Vehicles may not be covered for Comprehensive/Specified Perils only. | | |
| | shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage. | The Collision portion of All Perils and Collision coverage shall be regarded as the same coverage for the purposes of determining the number of months of coverage, similarly, the portion of All Perils and, Comprehensive and Specified Perils shall be regarded as the same coverage. | | |
| | Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the | Where Collision claims that have occurred in the past three years cannot be allocated to specific vehicles, the claims shall | | |

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| Rule 438: Fleets | claims shall be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25-36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered. | be assigned to the highest rated vehicles, one to each in descending order. C. Loss Information Any reserve change for a loss in any previous term shall be added to the incurred losses of the policy term in which the reserve was changed. For example: The new policy term will be May 1, 1999 to May 1, 2000. The insured had 2 losses between May 1, 1998 and May 1, 1999. The insured had 2 losses between May 1, 1997 and May 1, 1998. The insured had no losses between May 1, 1996 and May 1, 1997 but in September 1996 there was a \$20,000 reserve increase on a claim that occurred in 1994. When listing the losses that occurred in the 2nd Prior Year (25 36 months) on the Automobile Fleet Schedule, the \$20,000 reserve must be entered. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| | D. New Applications 1. Forms required for Fleet Submissions a) Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". b) Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. c) Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. d) Fleet Rating Information Statement This form provides additional information about the risk. e) Any additional supplements such as drivers list, taxi questionnaire. 2. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. | D. New Applications Forms required for Fleet Submissions Facility Association application The application form fully completed and signed. Under vehicle items show "Fleet Policy". Automobile Fleet Schedule All vehicles including trailers for which insurance is required must be fully described. Fleet Vehicle Count Calculation Must be completed to determine the number of vehicles insured by coverage. Fleet Rating Information Statement or Commercial Vehicle Supplement. This form provides additional information about the risk. Any additional supplements such as drivers list, taxi questionnaire. Incomplete Fleet submission forms If the necessary information required by the Servicing Carrier to properly rate the policy is not received within 15 days of the intended effective date, the policy shall be issued at the quoted premium and cancelled by registered letter. | | |

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| The risk earned p The application for substant the Agen of Currency Liability in Rule 427. The Services if proposed for the application of the Agent | of insurance is required by U.S. authorities, a differential surcharge shall be applied to the premium (road hazard, passenger hazard). See to Outside Nova Scotia Exposure. Sicing Carrier may require payment of additional poof of insurance has to be issued. See Rule 426: insurance. Signature of 6 months. Cant(s) must sign and date all documentation dicated. Signature of 6 months. Cant(s) must sign and date all documentation dicated. Signature of 6 months. Cant(s) must sign and date all documentation dicated. Signature of 6 months. Cant(s) must sign and date all documentation dicated. Signature of 6 months. Cant(s) must sign and date all documentation dicated. Signature of 6 months. Cant(s) must sign and date all documentation dicated. Signature of 6 months. Canton of 6 months. Cant(s) must sign and date all documentation dicated. Signature of 6 months. Canton of 6 | 3. The Applicant must understand that: The risk is bound from the effective date shown and an earned premium shall be charged. The application is subject to the Facility Association fleet rating formula and the resulting premium may be substantially greater than the base premium quoted by the Agent/Broker. If proof of insurance is required by U.S. authorities, a Currency differential surcharge shall be applied to the Liability premium (road hazard, passenger hazard). See Rule 427: Outside Nova Scotia Exposure. The Servicing Carrier may require payment of additional fees if proof of insurance has to be issued. See Rule 426.: Proof of Insurance. Fleets cannot be issued with a term of 6 months. The applicant(s) must sign and date all documentation where indicated. 4. Agent/Broker responsibilities: Submit all fully completed and signed fleet submission forms. Items on the binder application dealing with specific vehicles are to be answered 'Fleet Policy'. Incomplete forms shall be returned for completion resulting in policy issuance delays. Premiums are to be calculated at Driving Record 0 and must include the Outside Province/Territory Exposure surcharge if applicable. If the manual does not provide information for rating a particular risk, the Servicing Carrier will assist the Agent/Broker in establishing a method of rating. The Servicing Carrier will also assist in determining rate groups which are not published. Collect from the Applicant the premium quoted at driving record 0 or arrange a premium finance contract. The Agent/Broker is responsible for the pro rata earned premium based on the correct premium calculation at Driving Record 0 in the event of non-payment by the Insured. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |

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| Rule 438: | Issue temporary (30 day) liability cards for each self- propelled vehicle listed on the Fleet Schedule as of the | Issue temporary (30 day) liability cards for each self- propelled vehicle listed on the Fleet Schedule as of the date | FA aims to harmonize | This will not impact |
| Fleets | date coverage was bound. It is not permissible to use a "blanket" wording of any kind. | coverage was bound. It is not permissible to use a "blanket" wording of any kind. | the wordings across all sections and | premiums |
| | A premium must be quoted and the risk bound before the fleet is submitted. | A premium must be quoted and the risk bound before the fleet is submitted. | jurisdictions for the fleet rating of risk | |
| | 5. Servicing Carrier responsibilities: | 5. Servicing Carrier responsibilities: | | |
| | The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. | The Servicing Carrier shall not provide quotations or accept fleet submissions which have not been bound. | | |
| | Upon receipt of the properly completed documents the | Upon receipt of the properly completed documents the | | |
| | Servicing Carrier shall verify the information and loss | Servicing Carrier shall verify the information and loss history | | |
| | history of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. | of the risk with the previous carrier as required and ensure prompt issuance of the policy documents. | | |
| | 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the | 6. If the revised premium is not acceptable: If a promulgated fleet rating is not acceptable to the | | |
| | applicant, the coverages shall be cancelled without charge | Applicant, the coverages shall be cancelled without charge if | | |
| | if all temporary liability cards are returned and received | the policy is cancelled by the Applicant no later than the all | | |
| | by the Servicing Carrier no later than the intended | temporary liability cards are returned and received by the | | |
| | effective date (the date coverage was bound). Where the | Servicing Carrier no later than the intended effective date | | |
| | temporary liability cards are not received by the intended | (the date coverage was bound). Where the temporary liability | | |
| | effective date and the Agent/Broker reports non-payment | cards are not received by the intended effective date and the | | |
| | of the additional premium within 30 days of receiving notice of the additional premium, the earned premium for | Agent/Broker reports non payment of the additional premium within 30 days of receiving notice of the additional premium, | | |
| | cancellation shall be calculated pro rata on the quoted | the earned premium for cancellation shall be calculated pro | | |
| | premium calculated at Driving Record 0. Otherwise the | rata on the quoted premium calculated at Driving Record 0. | | |
| | earned premium shall be calculated pro rata on the | Otherwise the earned premium shall be calculated pro rata on | | |
| | promulgated fleet rating. | the promulgated fleet rating. | | |
| | | After the effective date, where the Agent/Broker reports non- | | |
| | | payment of the additional premium within 30 days of | | |
| | | receiving notice of the additional premium, the earned premium for cancellation shall be calculated pro rata on the | | |
| | | quoted premium calculated at Driving Record 0. Otherwise | | |
| | | the earned premium shall be calculated pro rata on the | | |
| | | promulgated fleet rating. | | |
| | For example: The Agent/Broker bound coverage as of June | For example: The Agent/Broker bound coverage as of June 1 | | |
| | 1 and quoted the applicant a premium of \$10,000 at Driving | and quoted the applicant a premium of \$10,000 at Driving | | |
| | Record 0. On June 20, the Agent/Broker receives the fleet | Record 0. On June 20, the Agent/Broker receives the fleet | | |
| | policy from the Servicing Carrier. The fleet has | policy from the Servicing Carrier. The fleet has | | |
| | been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase | been promulgated at a premium of \$12,000. The Agent/Broker advises the insured of the premium increase | | |
| | and the insured advises they want to cancel the policy. On | and the insured advises they want to cancel the policy. On | | |

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| Rule 438: Fleets | July 18, the Agent/Broker advises the insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. | July 18, the Agent/Broker advises the insurer to cancel the policy for non-payment. Because the request for cancellation was received within 30 days of June 20, the earned premium will be calculated pro rata on a premium of \$10,000. If a fleet rate has been established and the policy is cancelled because the applicant rejects the premium, where a new application is submitted within 30 days of the cancellation of the fleet policy, either covering the same vehicles, or covering less than 10 vehicles individually rated, and the applicant still has at least 10 vehicles insured under different FA policies, then the premium will be quoted at the full rate and not the individual vehicle premium. If a fleet rate has been established and the policy is cancelled because the Applicant rejects the premium, a new application is submitted within 30 days will remain fleet rated. Individually rating the vehicle will not be permitted unless the risk no longer meets the definition of a fleet. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| | For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. | For example: Using the above example, on September 1, the Agent/Broker resubmits substantially the same fleet for the same insured to the Servicing Carrier, quoting a premium of \$10,000 at Driving Record 0. The policy is issued at a premium of \$12,000 and the Agent/Broker receives it on September 22. The insured again rejects the additional premium and the Agent/Broker requests cancellation for non-payment on October 10. The earned premium will be calculated pro rata on a premium of \$12,000. | | |
| | 7. Premium Calculation Note: Refer to Rule 414 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. | 7. Premium Calculation Note: Refer to Rule 414 on rating of experience (fleet) rated risk. For other classes of business, refer to the appropriate section of the manual. E. Renewals Prior to the expiry of experience rated insurance, the Servicing Carrier may ask the Agent/Broker to have certain forms completed to update the information on record. | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|---|--|--|---|---|
| Rule 438: Fleets | Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer-to- renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal. | Such a request will usually be made well in advance of the expiry date because of the need to issue the renewal policy/certificate/offer to renew before the insurance expires. The appropriate renewal documents shall not be issued unless and until the required forms, properly completed, have been returned. Fleet renewals cannot be issued with 6 month terms. Annual renewals only will be issued. Policies currently having 6 month terms will be renewed as annual policies on their next renewal. | FA aims to harmonize the wordings across all sections and jurisdictions for the fleet rating of risk | This will not impact premiums |
| GARAGE SEC | TION | | <u> </u> | |
| Table of Contents | Rule 607: Territory and Outside Nova Scotia Exposure | Rule 607: Territory and Outside Nova Scotia Province Exposure | FA aims to harmonize and simplify the wording across all jurisdictions | This will not impact premium |
| Rule 607 Territory and Outside Nova Scotia Exposure | Rule 607: Territory and Outside Nova Scotia Exposure Policies may only be issued for those locations in a jurisdiction in which FA operates. If vehicles are operated regularly i.e. more than 12 trips per year to or through more than one rating territory in Nova Scotia, the highest rated of those territories is to be used. Outside Nova Scotia Exposure Surcharge Any vehicle insured under the POL 4 (Garage Policy) and operated in the U.S. or another Canadian jurisdiction (excluding New Brunswick, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required. NOTE: Where vehicles/dealer plates associated with the garage risk are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount. | Rule 607: Territory and Outside Nova Scotia Province Exposure Policies may only be issued for those locations in a jurisdiction in which FA operates. If vehicles are operated regularly i.e. more than 12 trips per year to or through more than one rating territory in Nova Scotia, the highest rated of those territories is to be used. Outside Nova Scotia Province Exposure Surcharge Any vehicle insured under the POL 4 (Garage Policy) and that is operated in the U.S. or another Canadian jurisdiction or in the U.S. (excluding New Brunswick, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required. NOTE: Where vehicles/dealer plates associated with the garage risk are operated in the U.S., Agents/Brokers must ask Insureds whether or not proof of insurance must be filed and, if so, in what amount. | Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating | This may impact premium |

| Rule | Curre | nt Wording | Appr | oved Wording | Change from Current | Premium impact on existing policies |
|---|---|--|---|---|--|-------------------------------------|
| Rule 607: Territory and Outside Nova Scotia | insurance is not required. | personal use only and proof of | vehicle is used for persona not required. | oply where the exposure involves a al use only and proof of insurance is | Currency differential surcharge will be discontinued | This may impact premium |
| Exposure | of the total mileage that ve | ne Agent/Broker the percentage chicles/dealer plates outside iction(s) into which the vehicle | the total mileage that the | the Agent/Broker the percentage of vehicles /dealer plates will be used the jurisdiction(s) into which the en. | as FA is working towards modernizatio n and | |
| l | surcharge shall be waived required by authorities. In apply to the Basic Garage | less of the total mileage, the unless proof of insurance is this case a 5% surcharge will Premium for Liability, DCPD, ed Automobile and END 81. | surcharge shall be waived required by authorities. In | r less of the total mileage, the -unless proof of insurance is -this case a 5% surcharge will apply um for Liability, DCPD, Accident nobile and END 81. | simplify its rating | |
| ſ | | | NOTE: Where vehicles are Agents/Brokers must ask insurance must be filed an | Insureds whether or not proof of | | |
| | Benefits, Uninsured Aut | of total mileage in the U.S. or | Uninsured Automobile, For each percentage point other applicable jurisdictio premium. If this exposure is 5.0% o applicable Canadian jurisd Liability, Accident Benefits If this exposure is over 5.0 | of total mileage in the U.S. or on, surcharge 1% of the applicable or less of total mileage in the U.S. or iction, a 5% surcharge will apply to | | |
| 1 | For example: | | For example: | _ _ | | |
| 1 | Outside Nova Scotia Exposure | Applicable Surcharge | Outside Nova Scotia Province Exposure | Applicable Surcharge | | |
| 1 | Up to 5% and proof of insurance required | 5% | Up to 5% and proof of insurance required | 5% | | |
| • | 10% | 10% | 10% 25% | 10% 25% | | |
| | 25% | 25% | | | | |

Approved Wording

Change

Premium

Current Wording

Rule

| Kule | Current Wording | Approved Wording | from Current | impact on existing policies |
|--|--|---|---|--------------------------------------|
| Rule 607: Territory and Outside Nova Scotia Exposure | For each percentage point of total mileage in the U.S. or other applicable jurisdiction, surcharge .50 % of the applicable premium. For example: Outside Nova Scotia Exposure 6% 3% 10% 5% 25% 12.5% 50% At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may | For each percentage point of total mileage in the U.S. or other applicable Canadian jurisdiction, surcharge .50 % of the applicable premium. For example: Outside Nova Scotia Province Exposure 6% 3% 10% 5% 25% 12.5% 50% At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be | Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating | This may impact premium |
| | be required to verify mileage and travelled jurisdictions. | required to verify mileage and travelled jurisdictions. | | |
| Rule 608: Proof of Insurance Where Notice of Cancellation | B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. | B. Currency Differential Surcharge Whenever proof of insurance is required by U.S. authorities, a currency differential surcharge is added to the Liability premium to provide for the potential additional loss arising from the payment of a claim in U.S. dollars. | Currency differential surcharge will be discontinued as FA is | This will not impact premium |
| or Deletion is Required | The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. | The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. | working towards modernizing and simplify its rating. | |
| | The currency differential surcharge is: | The currency differential surcharge is: - Applied only to the Liability premium (not DCPD) | | |
| | Not subject to a minimum surcharge. | •—Not subject to a minimum surcharge. | | |
| | Additional to but not compounded on the Outside Nova Scotia exposure surcharge (See Rule 607: Territory and Outside Nova Scotia Exposure). | Additional to but not compounded on the Outside Nova Scotia exposure surcharge (See Rule 607: Territory and Outside Nova Scotia Exposure). | | |
| | Additional to the Servicing Carrier's fee for filing proof of insurance. | Additional to the Servicing Carrier's fee for filing proof of insurance. | | |
| | Payable only when proof of insurance is required by U.S. authorities. Subject to a minimum of \$50 per policy term for the combined dollar value of the currency | Payable only when proof of insurance is required by U.S. authorities. Subject to a minimum of \$50 per policy term for the combined dollar value of the currency differential | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|--|---|---|--|-------------------------------------|
| Rule 608: Proof of Insurance Where Notice of Cancellation or Deletion is Required | Scotia exposure surcharge. Sample Calculation: Rate of exchange for U.S. dollar is 1.3085 Canadian here Notice Cancellation Deletion is Scotia exposure surcharge. Sample Calculation: Rate of exchange for U.S. dollar is 1.3085 Canadian Rate of exchange for U.S. dollar is 1.3085 Canadian Therefore the Currency Differential is Outside N.S. Exposure Surcharge is 25% (.25 factor) Surcharge. Sample Calculation: Rate of exchange for U.S. dollar is 1.3085 Canadian Therefore the Currency Differential is Outside N.S. Exposure Surcharge is 25% (.25 factor) | | Currency differential surcharge will be discontinued as FA is working towards modernizing and simplify its rating. | This will not impact premium |
| | C. Renewal or Offer to Renew D. Policy Cancellation, Vehicle Deletion | B. Renewal or Offer to Renew C. Policy Cancellation, Vehicle Deletion | | |
| Rule 622: Additional Charges to the Basic Garage Premium | D. Accidents 3. Accident Surcharge The surcharge for at fault accidents applied to Liability, DCPD, Owned Automobiles Collision and Legal Liability for Customers' Automobiles is 10% for each at fault accident up to and including 5. For each additional accident above 5, the surcharge is 20%. Accidents will only be considered if they occurred in the 36 months preceding the commencement date of the policy term. | D. Accidents 3. Accident Surcharge The surcharge for at fault accidents applied to Liability, DCPD, Owned Automobiles Collision and Legal Liability for Customers' Automobiles is 10% for each at fault accident up to and including 5. For each additional accident above 5, the surcharge is 20%. Accidents will only be considered if they occurred in the 36 months preceding the commencement date of the policy term. | The Accident Conviction has been changed and moved to Rule 623 | This will not impact premiums |
| Rule 623: Conviction Definitions and Surcharge Tables | A. Conviction Surcharge Table Events in the preceding Percentage 36 months | A. Accident/Conviction Surcharge Table Events in the preceding Percentage 36 months Chargeable Accidents 2 20% 3 30% Each additional 15% | To align accident surcharge sections of the manual in all jurisdictions. | This will impact premiums |

Current Wording

Rule

Approved Wording

Change

Premium

| | | | from Current | impact on existing policies |
|--|--|--|--|--------------------------------------|
| DRIVER'S PC | LICY SECTION | | | |
| Table of Contents | Rule 726: Outside Nova Scotia Exposure | Rule 726: Outside Nova Scotia Province Exposure. A. Outside Nova Scotia Exposure Surcharge B. Currency Differential Surcharge | FA aims to harmonize and simplify the wordings across all jurisdictions | This will not impact premium |
| Rule 726: Outside Nova Scotia Exposure | A. Outside Nova Scotia Exposure A. Outside Nova Scotia Exposure Surcharge Any driver operating a non-owned vehicle in the U.S. or another Canadian jurisdiction (excluding New Brunswick, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the non-owned vehicle is used for personal use only and proof of insurance is not required. The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Nova Scotia, New Brunswick, Prince Edward Island or Newfoundland and Labrador and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 728: Vehicles Used Outside Jurisdiction of Registration. If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile and END 44. NOTE: Where non-owned vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. | Rule 726: Outside Nova Scotia Province Exposure AOutside Nova Scotia Province Exposure Any driver operating a non-owned vehicle in the U.S. or another Canadian jurisdiction or the U.S. (excluding New Brunswick, Prince Edward Island or Newfoundland and Labrador) is subject to a surcharge. This surcharge shall apply to all classes of vehicles where proof of insurance is required and/or where the vehicles are used for business, commercial purposes or are carrying passengers. The surcharge does not apply where the non-owned vehicle is used for personal use only and proof of insurance is not required. The insured must advise the Agent/Broker the percentage of the total mileage that the vehicle will be used outside Nova Scotia, New Brunswick, Prince Edward Island or Newfoundland and Labrador and the jurisdiction(s) into which the vehicle is and will be driven. Refer to Rule 728: Vehicles Used Outside Jurisdiction of Registration. If this exposure is 5.0% or less of the total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability (Road Hazard and Passenger Hazard), DCPD, Accident Benefits, Uninsured Automobile and END 44. NOTE: Where non-owned vehicles are operated in the U.S., Agents/Brokers must ask insureds whether or not proof of insurance must be filed and, if so, in what amount. | Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating | This may impact premium |

| Rule | Current | Wording | Approved | Wording | Change from Current | Premium impact on existing policies |
|------------------------------------|--|---|--|--|--|---|
| Rule 726: | Liability, Accident Benefit | s, Uninsured Automobile, | Liability, Accident Benefits, | Uninsured Automobile, | Currency | This may |
| Outside Nova Scotia Exposure | For each percentage point of applicable jurisdiction, surch premium. Also, refers to para | arge 1% of the applicable | DCPD, END 44 For each percentage point of m applicable jurisdiction, surcharg premium. Also, refers to paragr | e 1% of the applicable | differential surcharge will be discontinued as FA is | impact premium |
| | | | If this exposure is 5.0% or less applicable Canadian jurisdiction Liability, Accident Benefits, DCF | , a 5% surcharge will apply to | working towards modernizatio n and | |
| | For example: | | If this exposure is over 5.0% of applicable Canadian jurisdiction applicable premium. For example: | | simplify its rating | |
| | Outside Nova Scotia Exposure | Applicable Surcharge | Outside Nova Scotia Province Exposure | Applicable Surcharge | | |
| | 5% or less and proof of insurance required | 5% | Up to 5% or less and proof of insurance required | 5% | | |
| | 10% | 10% | 10% | 10% | | |
| | 25% | 25% | 25% | 25% | | |
| | 50% | 50% | 50% | 50% | | |
| | Optional Physical Damage For each percentage point of applicable jurisdiction, surch premium. For example: Outside Nova Scotia Exposure | mileage in the U.S. or other | | | | |
| | 10% | 5% | 10% | 5% | | |
| | 25% | 12.5% | | 12.5% | | |
| | 50% | 25% | | 25% | | |
| | B. Currency Differential So Whenever proof of insurance authorities, a currency differ the Liability premium to prov additional loss arising from ti dollars. | e is required by U.S. ential surcharge is added to | B. Currency Differential Surce Whenever proof of insurance is currency differential surcharge premium to provide for the pote from the payment of a claim in | required by U.S. authorities, a is added to the Liability ential additional loss arising | | |

Approved Wording

Change

Premium

Rule

Current Wording

| Kule | Current wording | Approved Wording | from Current | impact on existing policies |
|--|--|---|--|--------------------------------------|
| Rule 726: Outside Nova Scotia Exposure | The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential x Outside Nova Scotia exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside Nova Scotia exposure surcharge is 25%. Currency differential surcharge: | The currency differential is the rate of exchange being charged for the U.S. dollar, to the nearest cent, as at the date the premium is calculated by the Servicing Carrier for policy issuance. The Servicing Carrier shall use the Bank of Canada closing rate from the previous published day. The surcharge percentage is calculated by means of the following formula: Currency differential × Outside Nova Scotia exposure surcharge For example: The rate of exchange for the U.S. dollar is 1.3085 Canadian. Therefore the currency differential is 0.31. The Outside Nova Scotia exposure surcharge is 25%. Currency differential surcharge: 0.31 × 25% = 7.75% The currency differential surcharge is 1. Applied only to the Liability premium (Road/Passenger Hazard) not DCPD. 2. Not subject to a minimum surcharge. 3. Additional to but not compounded on the Outside Nova Scotia exposure surcharge. Example: The Liability premium is \$1,000 Outside N.S. Exposure Surcharge is 7.75% Base Premium \$1,000 Outside N.S. Exposure \$1,000 × .25 \$250 | Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating | existing |
| | Total Liability premium \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. | Currency Differential \$1,000 X 7.75 = 77.50 \$78 Total Liability premium \$1,328 4. In addition to the Servicing Carrier's fee for filing proof of insurance. 5. Payable only when proof of insurance is required by U.S. authorities. | | |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|---|---|--|--|---|
| Rule 726: Outside Nova Scotia Exposure | 6. The combined dollar value of the currency differential surcharge and the Outside Nova Scotia exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside Nova Scotia exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required. | 6. The combined dollar value of the currency differential surcharge and the Outside Nova Scotia exposure surcharge is subject to a minimum of \$50 per policy term. For example: Using the example above, the dollar value of the Outside Nova Scotia exposure surcharge is \$250 and the dollar value of the currency differential surcharge is \$78. The total combined dollar value is \$328, well exceeding the minimum required. | Currency differential surcharge will be discontinued as FA is working towards modernizatio n and simplify its rating | This may impact premium |
| Rule 728: Vehicles Used Outside Jurisdiction of Registration | For example: The Insured resides in Halifax and will be travelling in Alberta for the next year. 1. The policy must be issued in the jurisdiction where the Insured resides even if the non-owned vehicle is chiefly used in another jurisdiction. 2. If the non-owned vehicle is operated outside Nova Scotia but within Prince Edward Island, New Brunswick, Newfoundland and Labrador, Nova Scotia rates apply. If the non-owned vehicle is operated outside Nova Scotia, Prince Edward Island, New Brunswick, Newfoundland and Labrador, Nova Scotia rates and a surcharge apply. Refer to Rule 726: Outside Nova Scotia Exposure. 3. Surcharges do not apply to non-owned private passenger vehicles that are used for personal use only and where proof of insurance is not required. 4. If the Outside of Nova Scotia exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile and END 44 only. 5. If the non-owned vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Halifax, is on sabbatical in California and the vehicle is registered in Nova Scotia, Nova Scotia rates apply. | For example: The Insured resides in Halifax and will be travelling in Alberta for the next year. When a vehicle is registered in one jurisdiction but garaged or chiefly used in another, the following is to be used as a guide for rating purposes: 1. The policy must be issued in the jurisdiction where the Insured resides even if the non-owned vehicle is chiefly used in another jurisdiction. 2. If the non-owned vehicle is operated outside Nova Scotia but within Prince Edward Island, New Brunswick, Newfoundland and Labrador, Nova Scotia rates apply. If the non-owned vehicle is operated outside Nova Scotia, Prince Edward Island, New Brunswick, Newfoundland and Labrador, Nova Scotia rates and a surcharge apply. Refer to Rule 726: Outside Nova Scotia Exposure. 2. Surcharges do not apply to non-owned private passenger vehicles that are used for personal use only and where proof of insurance is not required. 4. If the Outside of Nova Scotia exposure is 5.0% or less of total mileage, the surcharge shall be waived unless proof of insurance is required by authorities. In this case a 5% surcharge will apply to Liability, Accident Benefits, Uninsured Automobile and END 44 only. 5. If the non-owned vehicle is being used in the U.S., it must be rated in the territory in which it is registered. For example: Insured lives in Halifax, is on sabbatical in California and the vehicle is registered in Nova Scotia, Nova Scotia rates apply. | FA aims to harmonize and simplify the wordings across all jurisdictions | This will not impact premium |

| Rule | Current Wording | Approved Wording | Change from Current | Premium impact on existing policies |
|--|--|---|---|---|
| Rule 728: Vehicles Used Outside Jurisdiction of | | 3. If the vehicle is operated outside the jurisdiction which it is, registered, including into the U.S. Rates for that jurisdiction are applied along with a surcharge. Refer to Rule 726 to determine the surcharges applicable. | FA aims to harmonize and simplify the wordings across all | This will not impact premium |
| Registration | At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. | NOTE: At the Servicing Carrier's discretion, a copy of fuel tax information, log books and/or other pertinent records may be required to verify mileage and travelled jurisdictions. | jurisdictions | |





Manual of Rules and Rates Nova Scotia

Revised All-Terrain Vehicle Rates Effective May 1, 2025 (New Business and Renewals)

Effective May 1, 2025 Facility Association is implementing the following update for new business and renewals in Nova Scotia:

• Revised All-Terrain Vehicle rates. Overall, there is a change of +5.9%. Rates may vary depending upon individual policy circumstances;

The Facility Association website www.facilityassociation.com has been updated with this information.

This bulletin is being distributed by the Servicing Carrier, to whom all enquiries should be addressed.